

In re:
Rosanne M. England
Debtor

Case No. 22-11423-djb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 14, 2025

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2025:

Recip ID	Recipient Name and Address
db	+ Rosanne M. England, 100 E. Glenolden Ave., Unit E-23, Glenolden, PA 19036-2214

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2025 at the address(es) listed below:

Name	Email Address
DANIELLE BOYLE-EBERSOLE	on behalf of Creditor Pentagon Federal Credit Union dboyle-ebersole@hoflawgroup.com ckohn@hoflawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. LATZES	on behalf of Debtor Rosanne M. England efiling@mlatzes-law.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Mar 14, 2025

Form ID: pdf900

Total Noticed: 1

TOTAL: 6

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: : CHAPTER 13
Roseanne M. England :
Debtor : NO. 22-11423 djb

ORDER

AND NOW, this day of ,2025, upon consideration of the Motion to Sell Real Property filed by debtor, upon notice to all interested parties, and any response thereto, it is hereby:

ORDERED, that debtor is authorized to sell her real property located at 100 E. Glenolden Avenue, Unit #E-23, Glenolden, PA 19036 (Property), with all liens to be paid at closing, for the sale price of **\$100,000.00**, pursuant to the terms of a certain real estate Agreement of Sale dated as of December 26, 2024, to the buyer thereunder, Anita Levy (“Buyer”), who has been represented to be purchasing the Property at arms-length.

The proceeds of the sale, including any funds held as a deposit made by or behalf of the Buyer, are approved and shall be distributed in the following manner:

1. Ordinary and reasonable settlement costs, including but not limited to: HOA, U & O and Tax certificates, conveyancing fees, notary services, deed preparation, disbursements, express shipping, surveys, municipal certifications, or any other such routine charges.	\$1,350.00
2. Liens paid at closing (including payoff of mortgage)	\$37,792.39
3. Real estate taxes, sewer, trash and/or other such items	\$202.42
4. Transfer Taxes	\$1,000.00
5. Real estate commission, at no greater than 6%	\$5,495.00
6. Attorney fees (paid from proceeds of sale)	\$1,200.00
 TOTAL ESTIMATED COSTS OF SALE	 \$47,039.81
 TOTAL PROCEEDS OF ESTIMATED SALE	 \$52,960.19

After paying all liens in full and all costs of sale, the title clerk shall pay to Kenneth E. West, Chapter 13 Trustee, the remaining balance due, in debtor's Chapter 13 Plan (\$8,200.00) consistent with this Order and the sale of the Property which will pay off the plan balance with an additional distribution to unsecured creditors. The balance of the proceeds from sale (approximately \$44,790.19) shall be paid directly to the debtor, Roseanne England, at settlement.

Any creditor whose claim is paid at closing shall either withdraw or amend its proof of claim in Debtor's Chapter 13 Bankruptcy upon receipt of the sale proceed, if necessary for the administration of the Chapter 13 estate.

The Standing Chapter 13 Trustee, Kenneth West, is authorized to adjust the percentage to unsecured creditors based on the funds received in accordance with 11 USC Section 1329.

The title clerk e-mail settlementsheet@ph13trustee.com a completed ALTA or settlement sheet from the closing directly to the trustee immediately upon close of the settlement and the Trustee shall promptly notify the title company of his approval or objections to the sums to be disbursed. Upon trustee approval, the title clerk shall email a copy of the disbursement check to the trustee at settlementsheet@ph13trustee.com and shall immediately transmit the actual disbursement check to the trustee by overnight courier to Kenneth E. West, Trustee, 190 In. Indecence Mall West, Suite 701, Philadelphia, PA 19106.

This Order shall be effective immediately and shall not be subject to the Stay otherwise imposed by Bankruptcy Rule 6004(h).

BY THE COURT:



HONORABLE DEREK J. BAKER

Date: March 14, 2025